



## ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE) 2008-09 NEW APPLICANT FACT SHEET

The APLE is a state-funded, competitive teacher incentive program administered by the California Student Aid Commission (CSAC). The APLE program is designed to encourage outstanding students to become teachers and serve in critical teacher shortage areas in California's public elementary and secondary schools.

Under the provisions of the APLE program, CSAC may assume up to **\$11,000\*** in outstanding college loan balances. To be eligible, participants must teach in a California public school (K-12) in one of the following (see APLE application for details):

- designated subject matter areas (mathematics, science, agriculture, business, foreign language, or education specialist instruction (formerly- special education)),
- designated schools serving populations of students from low-income families,
- low-performing schools,
- schools serving rural areas,
- state special schools, or
- schools with a high percentage of emergency permit teachers.

*\*APLE participants who provide, the designated teaching service in the areas of **math, science, or education specialist instruction** are eligible to receive an additional \$1,000 per year in loan assumption benefits. Participants meeting this requirement who provide teaching service in a California public school that is ranked in the lowest 20 percentile of the Academic Performance Index are eligible to receive an additional \$1,000 per year for a possible total loan assumption benefit of up to \$19,000.*

### ELIGIBILITY CRITERIA

Applicants must meet the following eligibility criteria:

- Be a U.S. citizen or eligible non-citizen and be a legal resident of the State of California.
- Have completed a minimum of 60 semester or 90 quarter units prior to the 2008-09 fall term.
- Must apply prior to completing the coursework required to obtain an initial teaching credential. An initial teaching credential is defined as a preliminary or clear multiple or single subject teaching credential. For those participants who agree to provide teaching in special education, an initial teaching credential is defined as a specialist credential in special education.
- Be enrolled at least half-time each term as defined by the school in coursework required for a baccalaureate degree or an initial teaching credential.
- Must maintain satisfactory academic progress as defined by the school you are attending.
- Have received, or have been approved to receive, any of the student loans issued to students through their college for educational costs associated with obtaining a baccalaureate degree or an initial teaching credential.
- Be free of any obligation to repay any state or federal educational grant and/or not be in default on any state or federally insured educational loan.
- Sign an agreement to teach in a California public school for up to four consecutive years after obtaining an initial teaching credential.

### SELECTION CRITERIA

Schools may develop their own criteria and procedures for selecting and nominating participants. Students must be determined to have outstanding ability based on criteria that may include, but not be limited to: grade point average, test scores, interviews, faculty recommendations and other recommendations.

### HOW TO APPLY

- Applicants may obtain an application form and submit the completed application to the designated APLE Coordinator at the school they are attending.
- Applicants may view CSAC's website at [www.csac.ca.gov](http://www.csac.ca.gov) for referral to the APLE Coordinator at their school.
- Participating schools must submit selected applications to CSAC.

**NOTE: APPLICANTS MUST ADHERE TO THEIR SCHOOL'S APPLICATION DEADLINE SET FOR THE PROGRAM.**

### PARTICIPANT NOTIFICATION

CSAC staff reviews all applications submitted by the participating schools. All selected applicants meeting the eligibility requirements are sent a Loan Assumption Agreement (LAA). Participants must sign a LAA, agreeing to provide up to four consecutive years of full-time teaching service as defined above in *Eligibility Criteria*. The LAA also stipulates that CSAC authorizes loan assumption payments, provided the participants comply with all requirements for the APLE program.

(OVER)

## L O A N   A S S U M P T I O N   B E N E F I T S

To receive maximum loan assumption (APLE) benefits, participants must provide full-time teaching service in the teaching area agreed upon in their LAA at a California public school (K-12) for up to four (4) consecutive school years.

NOTE: The following do not qualify as eligible teaching service for the APLE program: part-time substitute teaching, full-time teaching service provided through an internship program and full-time teaching service provided prior to receipt of the participant's designated initial teaching credential.

APLE payments are made after a participant receives their initial teaching credential and provides a full year of full-time teaching service. CSAC will make payments once a year directly to the lending institution(s) after all employment and loan information is verified. Based on the participant's June 30 outstanding loan balance(s), CSAC will authorize APLE payments up to:

- **\$2,000\*** after completion of the first full school year of eligible full-time teaching service.
- **\$3,000\*** after completion of the second consecutive school year of eligible full-time teaching service.
- **\$3,000\*** after completion of the third consecutive school year of eligible full-time teaching service.
- **\$3,000\*** after completion of the fourth consecutive school year of eligible full-time teaching service.

\*CSAC will pay bonus amounts of up to \$2,000 for each year of teaching service provided in math, science, or education specialist instruction in a low-performing school in the lowest 20% of the API Index.

NOTE: APLE program participants must continue to meet their scheduled payments on all student loans throughout their participation in the APLE program, unless they make other arrangements with their lender, until notified by their lender that the loans are paid in full. CSAC does not reimburse for any payment made by APLE program participants.

Participants who fail to meet repayment obligations on any state or federal grant or loan or are delinquent or in default on any state or federal student loan payment will be withdrawn from the APLE program.

APLE benefits are not available for:

- Any loans that are eligible for full or partial cancellation under federal or state provisions (i.e. some Federal Perkins Loans),
- Parent (PLUS) loans,
- Any private loans that are not authorized by your school,
- Any home equity loan, even if it has been obtained for educational expenses.

### 2008-09 CALIFORNIA POSTSECONDARY INSTITUTIONS WITH CALIFORNIA'S COMMISSION ON TEACHER CREDENTIALING APPROVED TEACHER PREPARATION PROGRAMS

#### CALIFORNIA STATE UNIVERSITY

|                 |              |                |                 |
|-----------------|--------------|----------------|-----------------|
| Bakersfield     | Fullerton    | Pomona         | San Luis Obispo |
| Channel Islands | Humboldt     | Sacramento     | San Marcos      |
| Chico           | Long Beach   | San Bernardino | Sonoma          |
| Dominguez Hills | Los Angeles  | San Diego      | Stanislaus      |
| East Bay        | Monterey Bay | San Francisco  |                 |
| Fresno          | Northridge   | San Jose       |                 |

#### UNIVERSITY OF CALIFORNIA

|          |             |           |               |
|----------|-------------|-----------|---------------|
| Berkeley | Irvine      | Riverside | Santa Barbara |
| Davis    | Los Angeles | San Diego | Santa Cruz    |

#### INDEPENDENT INSTITUTIONS

|                                    |                                    |                                   |
|------------------------------------|------------------------------------|-----------------------------------|
| Alliant International University   | La Sierra University               | Santa Clara University            |
| Antioch University                 | Loyola Marymount University        | Simpson College                   |
| Argosy University                  | Mills College                      | Stanford University               |
| Azusa Pacific University           | Mount St. Mary's College           | The Master's College              |
| Bethany College                    | National Hispanic University       | Touro University                  |
| Biola University                   | National University                | University of La Verne            |
| California Baptist University      | Notre Dame De Namur University     | University of Phoenix             |
| California Lutheran University     | Nova Southeastern University       | University of Redlands            |
| Chapman University                 | Occidental College                 | University of San Diego           |
| Claremont Graduate University      | Pacific Oaks College               | University of San Francisco       |
| Concordia University               | Pacific Union College              | University of Southern California |
| Dominican University of California | Patten University                  | University of the Pacific         |
| Fresno Pacific University          | Pepperdine University              | Vanguard University               |
| Holy Names College                 | Point Loma Nazarene College        | Western Governor's University     |
| Hope International University      | Saint Mary's College of California | Westmont College                  |
| InterAmerican College              | San Diego Christian College        | Whittier College                  |
| John F. Kennedy University         |                                    | William Jessup University         |

For more information contact the Commission's Specialized Programs Operations Branch  
at 1-888-224-7268, option 3 or e-mail us at [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov).

